

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

James E Clark  
Nadia C Clark  
Debtor(s)

Case No. 09 B 31691

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/28/2009.
- 2) The plan was confirmed on 10/15/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/16/2010, 03/03/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/01/2010, 12/30/2010, 05/03/2012, 10/07/2013, 01/16/2014, 09/05/2014, 10/08/2014.
- 5) The case was Dismissed on 11/20/2014.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$82,440.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$82,440.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,795.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,997.27
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,792.27**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Accounts Receivable Management	Unsecured	0.00	NA	NA	0.00	0.00
Americollect Inc	Unsecured	1,168.00	NA	NA	0.00	0.00
Bay Area Credit Services	Unsecured	731.00	NA	NA	0.00	0.00
Capital One	Unsecured	637.00	645.94	645.94	182.91	0.00
Cda/Pontiac	Unsecured	87.00	NA	NA	0.00	0.00
Children's Place	Unsecured	349.00	NA	NA	0.00	0.00
Citibank NA	Unsecured	0.00	NA	NA	0.00	0.00
CitiFinancial	Unsecured	20,224.00	11,579.58	11,579.58	3,279.32	0.00
Dell Financial Services Inc	Unsecured	1,888.00	1,888.02	1,888.02	534.63	0.00
Draper & Kramer	Unsecured	0.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	4,971.00	4,971.88	4,971.88	1,408.02	0.00
East Bay Funding	Unsecured	NA	458.94	458.94	129.96	0.00
Educational Credit Management Corp	Unsecured	42,514.00	45,410.80	45,410.80	12,860.26	0.00
GEMB	Unsecured	1,640.00	NA	NA	0.00	0.00
GEMB	Unsecured	0.00	NA	NA	0.00	0.00
Illinois Collection Service	Unsecured	100.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	5,040.00	NA	NA	0.00	0.00
Livingston Financial	Unsecured	1,151.00	1,221.56	1,221.56	345.91	0.00
Medical Business Bureau Inc	Unsecured	170.00	NA	NA	0.00	0.00
Memphis Area Teacher	Secured	4,272.00	4,067.08	4,169.54	4,169.54	187.41
Memphis Area Teacher	Unsecured	0.00	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	925.00	1,988.80	1,988.80	563.17	0.00
Nationwide Advantage Mortgage	Secured	188,661.20	152,884.52	152,884.52	0.00	0.00
Nationwide Advantage Mortgage	Secured	188,661.20	8,964.32	18,154.76	18,154.76	0.00
Nationwide Credit Service	Unsecured	126.00	NA	NA	0.00	0.00
Nationwide Credit Service	Unsecured	57.00	NA	NA	0.00	0.00
NCO Financial Services Inc	Unsecured	278.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	1,168.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	19,514.23	21,741.77	21,741.77	6,157.23	0.00
Portfolio Recovery Associates	Unsecured	506.00	506.23	506.23	143.34	0.00
Portfolio Recovery Associates	Unsecured	1,365.00	1,365.40	1,365.40	386.64	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates	Unsecured	13,801.00	14,908.06	14,908.06	4,221.94	0.00
Receivables Management Inc	Unsecured	250.00	NA	NA	0.00	0.00
Rogers & Hollands Jewelers	Unsecured	94.00	NA	NA	0.00	0.00
RSHK/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
Sallie Mae	Unsecured	21,299.00	83,804.54	83,804.54	23,733.30	0.00
Southwest Airlines	Unsecured	418.00	NA	NA	0.00	0.00
Southwest Airlines Federal CU	Unsecured	109.00	296.84	296.84	84.00	0.00
Springleaf Financial Services	Unsecured	0.00	NA	NA	0.00	0.00
Sprint Corp	Unsecured	51.00	372.19	372.19	105.39	0.00
Tri State Adjustment	Unsecured	109.00	NA	NA	0.00	0.00
West Asset Management	Unsecured	278.00	NA	NA	0.00	0.00
World Financial Network National Bank	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$152,884.52	\$0.00	\$0.00
Mortgage Arrearage	\$18,154.76	\$18,154.76	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$4,169.54	\$4,169.54	\$187.41
<b>TOTAL SECURED:</b>	<b>\$175,208.82</b>	<b>\$22,324.30</b>	<b>\$187.41</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$191,160.55</b>	<b>\$54,136.02</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,792.27</u>	
Disbursements to Creditors	<u>\$76,647.73</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$82,440.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/09/2015

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.